

For Your Benefit

California's Programs for the Unemployed

- Job Service
- Unemployment Insurance
- Disability Insurance

This pamphlet is for general information only and does not have the force and effect of law, rule or regulation.

For Your Benefit

The purpose of this pamphlet is to inform you about three programs offered by the Employment Development Department (EDD) for the benefit of unemployed Californians.

Job Service	3
EDD's Job Service helps job seekers find suitable employment.	
One Stop Services	5
Unemployment Insurance	6
Unemployment Insurance (UI) provides income to workers who become unemployed and other work is not available.	
Disability Insurance	17
Disability Insurance (DI) pays benefits when you are physically or mentally unable to work due to a non-work-related disability.	

EDD Locations

All employees of the California EDD are here to help you and to see that you get benefits to which you are entitled. You may also visit the EDD Internet Website at www.edd.ca.gov.

TELEPHONE SERVICES

Many EDD services can be accessed by telephone. The Interactive Voice Response System (IVR) provides general information 24 hours a day and information about your check Monday through Saturday, 6 a.m. until midnight, and Sunday from 6 a.m. to 9 p.m., Pacific Standard Time. Unemployment Insurance check information includes the date your last check was issued, the amount paid and period of time paid. To access your check information you will be asked to enter your social security number and a personal identification number, called a PIN on your telephone keypad. You will establish your PIN the first time you use the IVR to access your check information. The EDD's Interactive Voice Response System provides step by step instructions to guide you to services you want, in English and Spanish. **For faster access to check information, it is best to call outside of regular business hours.**

Customer service representatives at Call Centers handle UI claim filing, UI claim information calls, missed appointments, appeals and overpayments, Monday through Friday, 8 a.m. to 5 p.m., Pacific Standard/Daylight Time in California. Mondays and Tuesdays are usually our busiest days. For fastest service you may wish to call Wednesday through Friday. However, to file a claim you must call by Friday of the week in which you become unemployed to receive credit for that week.

EDD Telephone Numbers:			
English	1-800-300-5616	Vietnamese	1-800-547-2058
Spanish	1-800-326-8937	TTY (Non Voice)	1-800-815-9387
Cantonese	1-800-547-3506		

If you live outside of California but your UI benefit claim will be filed against California because your wage credits were earned there, call **1-800-250-3913** between 8 a.m. and 5 p.m., Pacific Standard/Daylight Time Monday through Friday.

INTERNET SERVICES

Access EDD's home page at www.edd.ca.gov to learn more about services the Department provides.

Internet services available include applications for Unemployment Insurance (UI) benefits that can be mailed, faxed, or submitted electronically to EDD.

To review the applications:

1. Access the EDD home page at www.edd.ca.gov.
2. Select "UI Application."

Job Service

California's Job Service is an integral partner in the One-Stop Career system, which integrates employment and training programs and provides flexible solutions at the local level. There is never a fee for services to job seekers or employers.

The Job Service programs include:

CalJOBS

This is a free service, linked to America's Job Bank and accessible in the Internet at www.caljobs.ca.gov. Employers can list job openings and review résumés. Job seekers can list résumés and review job listings.

Agricultural Recruitment

The H-2A program permits agricultural employers to apply for non-immigrant alien workers to perform work of a seasonal or temporary nature. In addition, the Agricultural Recruitment System is a recruiting and referral system that finds workers for temporary agricultural and food processing jobs.

Bonding

The Bonding Program provides bonds to qualified employers as an incentive to hire job seekers.

Deaf and Hard of Hearing Project (DHH)

This project provides employment services to DHH clients at 14 designated job service sites throughout California.

Employer Services

Some of the services provided to employers are:

- Direct entry of job listings in the CalJOBS Internet-based automated system.
- Capability to view the largest on-line database of job seeker résumés in the state, and directly contact job seekers that meet job requirements.

- Link to America's Job Bank through the CalJOBS automated job listing system.
- Job listing and prescreening of job seekers based on applicant-supplied information.
- Coordination of the Employer Advisory Committee.
- Special Recruitment Services.
- Training Program Information.
- Employment Tax Credits.
- Labor Market Information.
- Employer Seminars

Experience Unlimited (EU)

The EU program is a networking organization for unemployed professionals and technicians. EDD provides the necessary tools for job search reemployment strategies including CalJOBS system access.

Intensive Services Program (ISP)

The ISP provides services to persons who are potentially employable but are in need of in-depth employability services to obtain employment and become economically self-sufficient. The program primarily serves welfare recipients.

Job Agent Program

This program provides employability services to economically disadvantaged individuals with multiple barriers to employment. Emphasis is placed on serving heads of households and Temporary Assistance for Needy Families (TANF) registrants.

Veterans Services

This program provides assistance to veterans with multiple barriers to employment that need in-depth employability services to obtain employment and become economically self-sufficient.

Work Opportunity and Welfare-to-Work Tax Credits (WOTC)

The Work Opportunity Tax Credit is a federal program, which provides an incentive to employers to hire individuals in specific target groups. The Welfare-to-Work Tax Credit was added to WOTC as an incentive to hire long-term welfare recipients.

Youth Employment Opportunity Program (YEOP)

This program provides special services to youth, ages 15 - 21, to assist them in achieving their educational/vocational goals. Services include peer advising, referrals to supportive services, workshops, job referrals and placement assistance, and referrals to training and community outreach efforts.

This information is also available on the EDD home page on the Internet at www.edd.ca.gov.

To find your nearest Job Service location call the toll free telephone number located on the front cover of this pamphlet or go to www.edd.ca.gov/jsloc.htm on the internet.

One Stop Services

Comprehensive One-Stop Centers provide access to a full range of services pertaining to employment, training and education, employer assistance, and guidance for obtaining other assistance. One-Stop Career Centers use varied strategies in providing the appropriate services to meet the needs of their customers. California's Job Service is an integral partner in the One-Stop Career system.

Information and county-by-county listings of all California One-Stop Career Centers and access points including addresses, phone numbers, and hours of operation can be accessed on the Internet, at <http://www.edd.ca.gov/one-stop>.

- **Core Services** are available and include, in part, labor market information, initial assessment of skill levels, and job search and placement assistance.
- **Intensive Services** are available to eligible unemployed individuals who have completed at least one core service, but have not been able to obtain employment, or employed individuals needing additional services to obtain or keep employment that will lead to personal self-sufficiency.
- **Training Services** are available to eligible individuals who have met the requirements for intensive services and have not been able to obtain or keep employment. Individual Training Accounts are established to finance training based upon the individual's choice of selected training programs.

America's Workforce Network (AWN)

If you need information about finding jobs and job training in your community, call the AWN Toll-Free Help Line or visit America's Service Locator on-line. Most of the services that may help you get back to work are available through your local One-Stop Career Center. The AWN Toll-Free Help Line and America's Service Locator can help you find the location of the center nearest you.

Local services that may be available include:

- Assessment and counseling
- Job search and placement assistance
- Information about local education and training providers
- Access to computers, telephones, and fax machines

Toll-Free Help Line 1-877-US2-JOBS (1-877-872-5627)

America's Service Locator www.servicelocator.org

Unemployment Insurance

Unemployment Insurance (UI) is an insurance program that is paid for by your employer. It provides you with an income when you are out of work through no fault of your own.

FILING YOUR CLAIM

To file a claim you need to be out of work for any reason, or working less than full-time. You will also be required to give EDD the following:

- Your correct Social Security Number
- Proof of satisfactory immigration status, if you are an alien
- The name and address of your last employer

Your last employer's name is very important, regardless of how long you worked for this employer or whether this last job was in your usual line of work. It would be helpful if you have the following available when you file your claim:

- Past work records and dates worked; and
- Names and addresses of all your employers for the last 18 months, including employers in other states.

As soon as you become unemployed, contact EDD. Your claim cannot begin until you file for benefits.

BEGINNING DATE OF CLAIM

The benefit year of your claim begins on the Sunday of the week in which you file and ends Saturday, 52 weeks after you filed. In this year, weekly benefits may be paid up to 26 weeks or until you have received half of your base period wages, whichever is less.

Normally, you cannot file another claim until the benefit year of the first claim ends, even though you have received all your benefits and are still unemployed.

TYPES OF CLAIMS

The claim you file will depend on the type of employer you worked for and where you worked.

You will file:

- A regular California claim if you worked in California in a job covered by the unemployment insurance law even if you now reside outside California.
- A federal claim if your employment was in civilian work for the federal government or as a member of the Armed Forces (benefit costs are paid from federal funds).

- An interstate claim if earnings were in another state. If you worked in another state in the last 24 months, you may be able to file a claim. This includes the District of Columbia, Canada, Puerto Rico and the Virgin Islands.
- A combined wage claim if you have earnings in more than one state in specified time periods. This type of claim could increase your UI benefits.

HOW ARE YOUR BENEFITS FIGURED?

Your weekly benefit, called the Weekly Benefit Amount (WBA) and the total amount in your claim, called your Maximum Benefit Amount (MBA), are both based on the amount you earned in the Base Period of your claim.

Refer to the chart below:

BASE PERIOD	
The base period of your claim is a 12-month period based on the month you file your claim.	
For Claims Beginning in:	Base Period is the 12 Months Ending the Previous:
January, February, March	September 30
April, May, June	December 31
July, August, September	March 31
October, November, December	June 30

Each base period has four quarters of three months each. The quarter in which you were paid the highest wages determines the weekly benefit amount you will receive.

BENEFIT TABLE

For your claim to be valid, you must have at least \$1,300 in earnings in one quarter of your base period or at least \$900 in earnings in the highest quarter and total base period earnings of 1.25 times your high quarter earnings. The following table will help you figure your award.

Unemployment Insurance Benefit Table
For New Claims With a Beginning Date of January 6, 2002, or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$ 900.00 - 948.99 .. \$ 40		\$2,392.00 - 2,430.99 .. \$ 87		\$3,842.23 - 3,871.11 .. \$ 134	
949.00 - 974.99 41		2,431.00 - 2,469.99 88		3,871.12 - 3,900.00 135	
975.00 - 1,000.99 42		2,470.00 - 2,508.99 89		3,900.01 - 3,928.89 136	
1,001.00 - 1,026.99 43		2,509.00 - 2,547.99 90		3,928.90 - 3,957.78 137	
1,027.00 - 1,052.99 44		2,548.00 - 2,586.99 91		3,957.79 - 3,986.67 138	
1,053.00 - 1,078.99 45		2,587.00 - 2,625.99 92		3,986.68 - 4,015.56 139	
1,079.00 - 1,117.99 46		2,626.00 - 2,664.99 93		4,015.57 - 4,044.44 140	
1,118.00 - 1,143.99 47		2,665.00 - 2,703.99 94		4,044.45 - 4,073.33 141	
1,144.00 - 1,169.99 48		2,704.00 - 2,742.99 95		4,073.34 - 4,102.22 142	
1,170.00 - 1,195.99 49		2,743.00 - 2,781.99 96		4,102.23 - 4,131.11 143	
1,196.00 - 1,221.99 50		2,782.00 - 2,802.22 97		4,131.12 - 4,160.00 144	
1,222.00 - 1,247.99 51		2,802.23 - 2,831.11 98		4,160.01 - 4,188.89 145	
1,248.00 - 1,286.99 52		2,831.12 - 2,860.00 99		4,188.90 - 4,217.78 146	
1,287.00 - 1,312.99 53		2,860.01 - 2,888.89 100		4,217.79 - 4,246.67 147	
1,313.00 - 1,338.99 54		2,888.90 - 2,917.78 101		4,246.68 - 4,275.56 148	
1,339.00 - 1,364.99 55		2,917.79 - 2,946.67 102		4,275.57 - 4,304.44 149	
1,365.00 - 1,403.99 56		2,946.68 - 2,975.56 103		4,304.45 - 4,333.33 150	
1,404.00 - 1,429.99 57		2,975.57 - 3,004.44 104		4,333.34 - 4,362.22 151	
1,430.00 - 1,455.99 58		3,004.45 - 3,033.33 105		4,362.23 - 4,391.11 152	
1,456.00 - 1,494.99 59		3,033.34 - 3,062.22 106		4,391.12 - 4,420.00 153	
1,495.00 - 1,520.99 60		3,062.23 - 3,091.11 107		4,420.01 - 4,448.89 154	
1,521.00 - 1,546.99 61		3,091.12 - 3,120.00 108		4,448.90 - 4,477.78 155	
1,547.00 - 1,585.99 62		3,120.01 - 3,148.89 109		4,477.79 - 4,506.67 156	
1,586.00 - 1,611.99 63		3,148.90 - 3,177.78 110		4,506.68 - 4,535.56 157	
1,612.00 - 1,637.99 64		3,177.79 - 3,206.67 111		4,535.57 - 4,564.44 158	
1,638.00 - 1,676.99 65		3,206.68 - 3,235.56 112		4,564.45 - 4,593.33 159	
1,677.00 - 1,702.99 66		3,235.57 - 3,264.44 113		4,593.34 - 4,622.22 160	
1,703.00 - 1,741.99 67		3,264.45 - 3,293.33 114		4,622.23 - 4,651.11 161	
1,742.00 - 1,767.99 68		3,293.34 - 3,322.22 115		4,651.12 - 4,680.00 162	
1,768.00 - 1,806.99 69		3,322.23 - 3,351.11 116		4,680.01 - 4,708.89 163	
1,807.00 - 1,832.99 70		3,351.12 - 3,380.00 117		4,708.90 - 4,737.78 164	
1,833.00 - 1,871.99 71		3,380.01 - 3,408.89 118		4,737.79 - 4,766.67 165	
1,872.00 - 1,897.99 72		3,408.90 - 3,437.78 119		4,766.68 - 4,795.56 166	
1,898.00 - 1,936.99 73		3,437.79 - 3,466.67 120		4,795.57 - 4,824.44 167	
1,937.00 - 1,975.99 74		3,466.68 - 3,495.56 121		4,824.45 - 4,853.33 168	
1,976.00 - 2,001.99 75		3,495.57 - 3,524.44 122		4,853.34 - 4,882.22 169	
2,002.00 - 2,040.99 76		3,524.45 - 3,553.33 123		4,882.23 - 4,911.11 170	
2,041.00 - 2,066.99 77		3,553.34 - 3,582.22 124		4,911.12 - 4,940.00 171	
2,067.00 - 2,105.99 78		3,582.23 - 3,611.11 125		4,940.01 - 4,968.89 172	
2,106.00 - 2,144.99 79		3,611.12 - 3,640.00 126		4,968.90 - 4,997.78 173	
2,145.00 - 2,170.99 80		3,640.01 - 3,668.89 127		4,997.79 - 5,026.67 174	
2,171.00 - 2,209.99 81		3,668.90 - 3,697.78 128		5,026.68 - 5,055.56 175	
2,210.00 - 2,248.99 82		3,697.79 - 3,726.67 129		5,055.57 - 5,084.44 176	
2,249.00 - 2,287.99 83		3,726.68 - 3,755.56 130		5,084.45 - 5,113.33 177	
2,288.00 - 2,326.99 84		3,755.57 - 3,784.44 131		5,113.34 - 5,142.22 178	
2,327.00 - 2,352.99 85		3,784.45 - 3,813.33 132		5,142.23 - 5,171.11 179	
2,353.00 - 2,391.99 86		3,813.34 - 3,842.22 133		5,171.12 - 5,200.00 180	

Unemployment Insurance Benefit Table **For New Claims With a Beginning Date of January 6, 2002, or After**

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$5,200.01 - 5,228.89 ..	\$ 181	\$6,817.79 - 6,846.67 ..	\$ 237	\$8,435.57 - 8,464.44 ..	\$ 293
5,228.90 - 5,257.78	182	6,846.68 - 6,875.56	238	8,464.45 - 8,493.33	294
5,257.79 - 5,286.67	183	6,875.57 - 6,904.44	239	8,493.34 - 8,522.22	295
5,286.68 - 5,315.56	184	6,904.45 - 6,933.33	240	8,522.23 - 8,551.11	296
5,315.57 - 5,344.44	185	6,933.34 - 6,962.22	241	8,551.12 - 8,580.00	297
5,344.45 - 5,373.33	186	6,962.23 - 6,991.11	242	8,580.01 - 8,608.89	298
5,373.34 - 5,402.22	187	6,991.12 - 7,020.00	243	8,608.90 - 8,637.78	299
5,402.23 - 5,431.11	188	7,020.01 - 7,048.89	244	8,637.79 - 8,666.67	300
5,431.12 - 5,460.00	189	7,048.90 - 7,077.78	245	8,666.68 - 8,695.56	301
5,460.01 - 5,488.89	190	7,077.79 - 7,106.67	246	8,695.57 - 8,724.44	302
5,488.90 - 5,517.78	191	7,106.68 - 7,135.56	247	8,724.45 - 8,753.33	303
5,517.79 - 5,546.67	192	7,135.57 - 7,164.44	248	8,753.34 - 8,782.22	304
5,546.68 - 5,575.56	193	7,164.45 - 7,193.33	249	8,782.23 - 8,811.11	305
5,575.57 - 5,604.44	194	7,193.34 - 7,222.22	250	8,811.12 - 8,840.00	306
5,604.45 - 5,633.33	195	7,222.23 - 7,251.11	251	8,840.01 - 8,868.89	307
5,633.34 - 5,662.22	196	7,251.12 - 7,280.00	252	8,868.90 - 8,897.78	308
5,662.23 - 5,691.11	197	7,280.01 - 7,308.89	253	8,897.79 - 8,926.67	309
5,691.12 - 5,720.00	198	7,308.90 - 7,337.78	254	8,926.68 - 8,955.56	310
5,720.01 - 5,748.89	199	7,337.79 - 7,366.67	255	8,955.57 - 8,984.44	311
5,748.90 - 5,777.78	200	7,366.68 - 7,395.56	256	8,984.45 - 9,013.33	312
5,777.79 - 5,806.67	201	7,395.57 - 7,424.44	257	9,013.34 - 9,042.22	313
5,806.68 - 5,835.56	202	7,424.45 - 7,453.33	258	9,042.23 - 9,071.11	314
5,835.57 - 5,864.44	203	7,453.34 - 7,482.22	259	9,071.12 - 9,100.00	315
5,864.45 - 5,893.33	204	7,482.23 - 7,511.11	260	9,100.01 - 9,128.89	316
5,893.34 - 5,922.22	205	7,511.12 - 7,540.00	261	9,128.90 - 9,157.78	317
5,922.23 - 5,951.11	206	7,540.01 - 7,568.89	262	9,157.79 - 9,186.67	318
5,951.12 - 5,980.00	207	7,568.90 - 7,597.78	263	9,186.68 - 9,215.56	319
5,980.01 - 6,008.89	208	7,597.79 - 7,626.67	264	9,215.57 - 9,244.44	320
6,008.90 - 6,037.78	209	7,626.68 - 7,655.56	265	9,244.45 - 9,273.33	321
6,037.79 - 6,066.67	210	7,655.57 - 7,684.44	266	9,273.34 - 9,302.22	322
6,066.68 - 6,095.56	211	7,684.45 - 7,713.33	267	9,302.23 - 9,331.11	323
6,095.57 - 6,124.44	212	7,713.34 - 7,742.22	268	9,331.12 - 9,360.00	324
6,124.45 - 6,153.33	213	7,742.23 - 7,771.11	269	9,360.01 - 9,388.89	325
6,153.34 - 6,182.22	214	7,771.12 - 7,800.00	270	9,388.90 - 9,417.78	326
6,182.23 - 6,211.11	215	7,800.01 - 7,828.89	271	9,417.79 - 9,446.67	327
6,211.12 - 6,240.00	216	7,828.90 - 7,857.78	272	9,446.68 - 9,475.56	328
6,240.01 - 6,268.89	217	7,857.79 - 7,886.67	273	9,475.57 - 9,504.44	329
6,268.90 - 6,297.78	218	7,886.68 - 7,915.56	274	9,504.45 - and over	330
6,297.79 - 6,326.67	219	7,915.57 - 7,944.44	275		
6,326.68 - 6,355.56	220	7,944.45 - 7,973.33	276		
6,355.57 - 6,384.44	221	7,973.34 - 8,002.22	277		
6,384.45 - 6,413.33	222	8,002.23 - 8,031.11	278		
6,413.34 - 6,442.22	223	8,031.12 - 8,060.00	279		
6,442.23 - 6,471.11	224	8,060.01 - 8,088.89	280		
6,471.12 - 6,500.00	225	8,088.90 - 8,117.78	281		
6,500.01 - 6,528.89	226	8,117.79 - 8,146.67	282		
6,528.90 - 6,557.78	227	8,146.68 - 8,175.56	283		
6,557.79 - 6,586.67	228	8,175.57 - 8,204.44	284		
6,586.68 - 6,615.56	229	8,204.45 - 8,233.33	285		
6,615.57 - 6,644.44	230	8,233.34 - 8,262.22	286		
6,644.45 - 6,673.33	231	8,262.23 - 8,291.11	287		
6,673.34 - 6,702.22	232	8,291.12 - 8,320.00	288		
6,702.23 - 6,731.11	233	8,320.01 - 8,348.89	289		
6,731.12 - 6,760.00	234	8,348.90 - 8,377.78	290		
6,760.01 - 6,788.89	235	8,377.79 - 8,406.67	291		
6,788.90 - 6,817.78	236	8,406.68 - 8,435.56	292		

Unemployment Insurance Benefit Table
For New Claims With a Beginning Date of January 5, 2003, or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$ 900.00 - 948.99 ..	\$ 40	\$2,470.01 - 2,496.00 ..	\$ 96	\$3,926.01 - 3,952.00 ..	\$ 152
949.00 - 974.99	41	2,496.01 - 2,522.00	97	3,952.01 - 3,978.00	153
975.00 - 1,000.99	42	2,522.01 - 2,548.00	98	3,978.01 - 4,004.00	154
1,001.00 - 1,026.99	43	2,548.01 - 2,574.00	99	4,004.01 - 4,030.00	155
1,027.00 - 1,052.99	44	2,574.01 - 2,600.00	100	4,030.01 - 4,056.00	156
1,053.00 - 1,078.99	45	2,600.01 - 2,626.00	101	4,056.01 - 4,082.00	157
1,079.00 - 1,117.99	46	2,626.01 - 2,652.00	102	4,082.01 - 4,108.00	158
1,118.00 - 1,143.99	47	2,652.01 - 2,678.00	103	4,108.01 - 4,134.00	159
1,144.00 - 1,169.99	48	2,678.01 - 2,704.00	104	4,134.01 - 4,160.00	160
1,170.00 - 1,195.99	49	2,704.01 - 2,730.00	105	4,160.01 - 4,186.00	161
1,196.00 - 1,221.99	50	2,730.01 - 2,756.00	106	4,186.01 - 4,212.00	162
1,222.00 - 1,247.99	51	2,756.01 - 2,782.00	107	4,212.01 - 4,238.00	163
1,248.00 - 1,286.99	52	2,782.01 - 2,808.00	108	4,238.01 - 4,264.00	164
1,287.00 - 1,312.99	53	2,808.01 - 2,834.00	109	4,264.01 - 4,290.00	165
1,313.00 - 1,338.99	54	2,834.01 - 2,860.00	110	4,290.01 - 4,316.00	166
1,339.00 - 1,364.99	55	2,860.01 - 2,886.00	111	4,316.01 - 4,342.00	167
1,365.00 - 1,403.99	56	2,886.01 - 2,912.00	112	4,342.01 - 4,368.00	168
1,404.00 - 1,429.99	57	2,912.01 - 2,938.00	113	4,368.01 - 4,394.00	169
1,430.00 - 1,455.99	58	2,938.01 - 2,964.00	114	4,394.01 - 4,420.00	170
1,456.00 - 1,494.99	59	2,964.01 - 2,990.00	115	4,420.01 - 4,446.00	171
1,495.00 - 1,520.99	60	2,990.01 - 3,016.00	116	4,446.01 - 4,472.00	172
1,521.00 - 1,546.99	61	3,016.01 - 3,042.00	117	4,472.01 - 4,498.00	173
1,547.00 - 1,585.99	62	3,042.01 - 3,068.00	118	4,498.01 - 4,524.00	174
1,586.00 - 1,611.99	63	3,068.01 - 3,094.00	119	4,524.01 - 4,550.00	175
1,612.00 - 1,637.99	64	3,094.01 - 3,120.00	120	4,550.01 - 4,576.00	176
1,638.00 - 1,676.99	65	3,120.01 - 3,146.00	121	4,576.01 - 4,602.00	177
1,677.00 - 1,702.99	66	3,146.01 - 3,172.00	122	4,602.01 - 4,628.00	178
1,703.00 - 1,741.99	67	3,172.01 - 3,198.00	123	4,628.01 - 4,654.00	179
1,742.00 - 1,767.99	68	3,198.01 - 3,224.00	124	4,654.01 - 4,680.00	180
1,768.00 - 1,806.99	69	3,224.01 - 3,250.00	125	4,680.01 - 4,706.00	181
1,807.00 - 1,832.99	70	3,250.01 - 3,276.00	126	4,706.01 - 4,732.00	182
1,833.00 - 1,846.00	71	3,276.01 - 3,302.00	127	4,732.01 - 4,758.00	183
1,846.01 - 1,872.00	72	3,302.01 - 3,328.00	128	4,758.01 - 4,784.00	184
1,872.01 - 1,898.00	73	3,328.01 - 3,354.00	129	4,784.01 - 4,810.00	185
1,898.01 - 1,924.00	74	3,354.01 - 3,380.00	130	4,810.01 - 4,836.00	186
1,924.01 - 1,950.00	75	3,380.01 - 3,406.00	131	4,836.01 - 4,862.00	187
1,950.01 - 1,976.00	76	3,406.01 - 3,432.00	132	4,862.01 - 4,888.00	188
1,976.01 - 2,002.00	77	3,432.01 - 3,458.00	133	4,888.01 - 4,914.00	189
2,002.01 - 2,028.00	78	3,458.01 - 3,484.00	134	4,914.01 - 4,940.00	190
2,028.01 - 2,054.00	79	3,484.01 - 3,510.00	135	4,940.01 - 4,966.00	191
2,054.01 - 2,080.00	80	3,510.01 - 3,536.00	136	4,966.01 - 4,992.00	192
2,080.01 - 2,106.00	81	3,536.01 - 3,562.00	137	4,992.01 - 5,018.00	193
2,106.01 - 2,132.00	82	3,562.01 - 3,588.00	138	5,018.01 - 5,044.00	194
2,132.01 - 2,158.00	83	3,588.01 - 3,614.00	139	5,044.01 - 5,070.00	195
2,158.01 - 2,184.00	84	3,614.01 - 3,640.00	140	5,070.01 - 5,096.00	196
2,184.01 - 2,210.00	85	3,640.01 - 3,666.00	141	5,096.01 - 5,122.00	197
2,210.01 - 2,236.00	86	3,666.01 - 3,692.00	142	5,122.01 - 5,148.00	198
2,236.01 - 2,262.00	87	3,692.01 - 3,718.00	143	5,148.01 - 5,174.00	199
2,262.01 - 2,288.00	88	3,718.01 - 3,744.00	144	5,174.01 - 5,200.00	200
2,288.01 - 2,314.00	89	3,744.01 - 3,770.00	145	5,200.01 - 5,226.00	201
2,314.01 - 2,340.00	90	3,770.01 - 3,796.00	146	5,226.01 - 5,252.00	202
2,340.01 - 2,366.00	91	3,796.01 - 3,822.00	147	5,252.01 - 5,278.00	203
2,366.01 - 2,392.00	92	3,822.01 - 3,848.00	148	5,278.01 - 5,304.00	204
2,392.01 - 2,418.00	93	3,848.01 - 3,874.00	149	5,304.01 - 5,330.00	205
2,418.01 - 2,444.00	94	3,874.01 - 3,900.00	150	5,330.01 - 5,356.00	206
2,444.01 - 2,470.00	95	3,900.01 - 3,926.00	151	5,356.01 - 5,382.00	207

Unemployment Insurance Benefit Table
For New Claims With a Beginning Date of January 5, 2003, or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$5,382.01 - 5,408.00 ..	\$ 208	\$6,838.01 - 6,864.00 ..	\$ 264	\$8,294.01 - 8,320.00 ..	\$ 320
5,408.01 - 5,434.00	209	6,864.01 - 6,890.00	265	8,320.01 - 8,346.00	321
5,434.01 - 5,460.00	210	6,890.01 - 6,916.00	266	8,346.01 - 8,372.00	322
5,460.01 - 5,486.00	211	6,916.01 - 6,942.00	267	8,372.01 - 8,398.00	323
5,486.01 - 5,512.00	212	6,942.01 - 6,968.00	268	8,398.01 - 8,424.00	324
5,512.01 - 5,538.00	213	6,968.01 - 6,994.00	269	8,424.01 - 8,450.00	325
5,538.01 - 5,564.00	214	6,994.01 - 7,020.00	270	8,450.01 - 8,476.00	326
5,564.01 - 5,590.00	215	7,020.01 - 7,046.00	271	8,476.01 - 8,502.00	327
5,590.01 - 5,616.00	216	7,046.01 - 7,072.00	272	8,502.01 - 8,528.00	328
5,616.01 - 5,642.00	217	7,072.01 - 7,098.00	273	8,528.01 - 8,554.00	329
5,642.01 - 5,668.00	218	7,098.01 - 7,124.00	274	8,554.01 - 8,580.00	330
5,668.01 - 5,694.00	219	7,124.01 - 7,150.00	275	8,580.01 - 8,606.00	331
5,694.01 - 5,720.00	220	7,150.01 - 7,176.00	276	8,606.01 - 8,632.00	332
5,720.01 - 5,746.00	221	7,176.01 - 7,202.00	277	8,632.01 - 8,658.00	333
5,746.01 - 5,772.00	222	7,202.01 - 7,228.00	278	8,658.01 - 8,684.00	334
5,772.01 - 5,798.00	223	7,228.01 - 7,254.00	279	8,684.01 - 8,710.00	335
5,798.01 - 5,824.00	224	7,254.01 - 7,280.00	280	8,710.01 - 8,736.00	336
5,824.01 - 5,850.00	225	7,280.01 - 7,306.00	281	8,736.01 - 8,762.00	337
5,850.01 - 5,876.00	226	7,306.01 - 7,332.00	282	8,762.01 - 8,788.00	338
5,876.01 - 5,902.00	227	7,332.01 - 7,358.00	283	8,788.01 - 8,814.00	339
5,902.01 - 5,928.00	228	7,358.01 - 7,384.00	284	8,814.01 - 8,840.00	340
5,928.01 - 5,954.00	229	7,384.01 - 7,410.00	285	8,840.01 - 8,866.00	341
5,954.01 - 5,980.00	230	7,410.01 - 7,436.00	286	8,866.01 - 8,892.00	342
5,980.01 - 6,006.00	231	7,436.01 - 7,462.00	287	8,892.01 - 8,918.00	343
6,006.01 - 6,032.00	232	7,462.01 - 7,488.00	288	8,918.01 - 8,944.00	344
6,032.01 - 6,058.00	233	7,488.01 - 7,514.00	289	8,944.01 - 8,970.00	345
6,058.01 - 6,084.00	234	7,514.01 - 7,540.00	290	8,970.01 - 8,996.00	346
6,084.01 - 6,110.00	235	7,540.01 - 7,566.00	291	8,996.01 - 9,022.00	347
6,110.01 - 6,136.00	236	7,566.01 - 7,592.00	292	9,022.01 - 9,048.00	348
6,136.01 - 6,162.00	237	7,592.01 - 7,618.00	293	9,048.01 - 9,074.00	349
6,162.01 - 6,188.00	238	7,618.01 - 7,644.00	294	9,074.01 - 9,100.00	350
6,188.01 - 6,214.00	239	7,644.01 - 7,670.00	295	9,100.01 - 9,126.00	351
6,214.01 - 6,240.00	240	7,670.01 - 7,696.00	296	9,126.01 - 9,152.00	352
6,240.01 - 6,266.00	241	7,696.01 - 7,722.00	297	9,152.01 - 9,178.00	353
6,266.01 - 6,292.00	242	7,722.01 - 7,748.00	298	9,178.01 - 9,204.00	354
6,292.01 - 6,318.00	243	7,748.01 - 7,774.00	299	9,204.01 - 9,230.00	355
6,218.01 - 6,344.00	244	7,774.01 - 7,800.00	300	9,230.01 - 9,256.00	356
6,344.01 - 6,370.00	245	7,800.01 - 7,826.00	301	9,256.01 - 9,282.00	357
6,370.01 - 6,396.00	246	7,826.01 - 7,852.00	302	9,282.01 - 9,308.00	358
6,396.01 - 6,422.00	247	7,852.01 - 7,878.00	303	9,308.01 - 9,334.00	359
6,422.01 - 6,448.00	248	7,878.01 - 7,904.00	304	9,334.01 - 9,360.00	360
6,448.01 - 6,474.00	249	7,904.01 - 7,930.00	305	9,360.01 - 9,386.00	361
6,474.01 - 6,500.00	250	7,930.01 - 7,956.00	306	9,386.01 - 9,412.00	362
6,500.01 - 6,526.00	251	7,956.01 - 7,982.00	307	9,412.01 - 9,438.00	363
6,526.01 - 6,552.00	252	7,982.01 - 8,008.00	308	9,438.01 - 9,464.00	364
6,552.01 - 6,578.00	253	8,008.01 - 8,034.00	309	9,464.01 - 9,490.00	365
6,578.01 - 6,604.00	254	8,034.01 - 8,060.00	310	9,490.01 - 9,516.00	366
6,604.01 - 6,630.00	255	8,060.01 - 8,086.00	311	9,516.01 - 9,542.00	367
6,630.01 - 6,656.00	256	8,086.01 - 8,112.00	312	9,542.01 - 9,568.00	368
6,656.01 - 6,682.00	257	8,112.01 - 8,138.00	313	9,568.01 - 9,594.00	369
6,682.01 - 6,708.00	258	8,138.01 - 8,164.00	314	9,594.01 - and over	370
6,708.01 - 6,734.00	259	8,164.01 - 8,190.00	315		
6,734.01 - 6,760.00	260	8,190.01 - 8,216.00	316		
6,760.01 - 6,786.00	261	8,216.01 - 8,242.00	317		
6,786.01 - 6,812.00	262	8,242.01 - 8,268.00	318		
6,812.01 - 6,838.00	263	8,268.01 - 8,294.00	319		

WAITING PERIOD

The first week after you file your claim is normally the waiting period and benefits cannot be paid for that week.

Do not wait to file because the waiting period is not paid. The waiting period cannot begin until the claim is filed.

PAYMENTS

- You must meet eligibility requirements.
- You must submit weekly claim forms showing you meet the eligibility requirements.
- Payments are issued after the week (or weeks) has ended and your completed claim form is received.
- No payments are made in advance.
- The first payment on a new California claim will usually be issued within three weeks after filing.
- For interstate claims, first payment will be issued about two to three weeks after the other state receives your claim.
- You will normally be paid by mail every two weeks.

REPORTING EARNINGS

Report all income you receive, whether you worked in that week or not. Some types of income to report are:

Piece work	Vacation pay
Idle time pay	In-lieu-of-notice pay
Jury fees	Bonuses
Commissions	Tips
Witness fees	Self-employment income
Reuse pay	Strike benefits
Holiday pay	Stand by pay
Residuals (ask for form DE 4005)	Bereavement pay
Paid sick leave	Back pay award
Pension, retirement, annuity	Worker's Compensation

NOTE: You must report board, lodging, meals, or any other payment you receive instead of money when you work. If you are unsure about how to report wages, contact EDD.

PART-TIME WORKERS

If you work less than full-time, you may still be eligible for benefits. The first \$25 or 25% of your total earnings (whichever is greater) will not be counted. The amount remaining will be deducted from your weekly benefit amount. For example:

Your weekly benefit amount is \$50. You earn \$30. You must report the \$30, however, the first \$25 is not counted, leaving \$5 to deduct. You receive \$45 (\$50 minus \$5).

Your weekly benefit amount is \$115. You work less than full-time and earn \$124. You must report the \$124; however, the first \$31 (25% of \$124) is not counted, leaving \$93 to deduct. You receive \$22 (\$115 minus \$93).

If you receive any type of payment from a former employer and do not know if you should report the payment, contact an EDD office and ask. You can also report the payment and give an explanation on your claim form.

ELIGIBILITY

When you file an unemployment insurance claim, EDD will ask you a number of questions to determine your eligibility to receive benefits. The weekly claim forms also contain eligibility questions. When it appears that you may not meet the eligibility requirements of the law, a special interview is scheduled.

FACT FINDING

Your last employer is notified when you file a claim. Also any employer who contributed to your unemployment claim is notified when you receive your first check. An employer is required by law to furnish EDD any information affecting your right to receive benefits.

TELEPHONE INTERVIEWS

The department will contact you when there is a question of eligibility on your claim if you:

- Quit your last job
- Were fired from your last job
- Did not have child care
- Are unable to work during normal working hours
- Are attending school during normal working hours
- Did not have transportation
- Did not look for work
- Worked and earned wages that may reduce your benefits
- Are out of work due to a lockout or a strike
- Mailed in a claim form late
- Filed a claim late
- Refused a job
- Gave incorrect information or withheld information
- Failed to participate in re-employment services
- Are a school employee filing a claim during a recess period
- Are a professional athlete filing a claim during the off season

If we schedule a telephone interview, we will call you at the scheduled interview date and time. You have the right to request more time if you need to get more information, contact witnesses, or obtain the advice of a representative. If the interview involves an employer, we may contact the employer for additional information.

The interviewer will ask you questions. We record this information and use it to make a decision. If EDD cannot reach you, we may send a form for more information. If you do not return the form, we make a decision based on all the information available to us. If you are eligible, we mail your check for the week in question. If we deny your benefits we will mail you a notice. The notice advises you of the reason for our decision and gives you appeal rights.

IMPORTANT: If EDD schedules a telephone interview, you must mail in your weekly claim form. We cannot pay benefits until we receive your claim form.

APPEALS

You or the employer have 20 calendar days to appeal after a written notice is issued to you. Your appeal must be in writing and should state the reasons for your appeal. If you miss the 20-day deadline, you may still appeal but you must show good cause for the delay.

Before the hearing, you have the right to review all records affecting the appeal. For your appeal you may represent yourself or you may be represented by someone else such as a union official, an attorney, or anyone else you select.

Your appeal hearing is heard by an independent administrative law judge. The hearings are informal but all testimony is taken under oath and is subject to cross-examination. You will be notified when and where the hearing will be held.

If you are not satisfied with the administrative law judge's decision, you may appeal to the California Unemployment Insurance Appeals Board. Your rights to further appeal will be explained in the written decision that will be mailed to you.

CANCELING A CLAIM

You have the option of canceling a regular California UI claim up to and including thirty days after the mailing or issuance date of your UNEMPLOYMENT INSURANCE AWARD notice, if no benefits have been cashed, or no disqualification has been issued in writing. If a claim is canceled, that claim cannot be reopened, but you can file a new claim with a later date. If the original claim is not canceled, another California claim cannot be filed for 52 weeks.

REQUESTING COPIES OF YOUR UNEMPLOYMENT INSURANCE DOCUMENTS

If, for personal business reasons, you need copies of UI claim documents, contact EDD.

WORKERS NOT COVERED

The following groups of workers are not normally covered by Unemployment Insurance:

- Minor children employed by their parents
- Parents employed by their children
- Husbands and wives employed by each other
- Certain state-licensed salespersons paid only commissions
- Caddies and jockeys
- Persons enrolled and regularly attending classes at the school or educational institution where employed.
- A student's spouse who is working for an educational institution in an employment program provided for the purpose of financially aiding the student.

If you do not know whether you are covered, do not waive your rights. Contact EDD.

ELECTIVE COVERAGE

Employers who employ individuals whose services are excluded from covered employment may, under certain conditions, elect to cover those services. If you are not sure whether you are eligible for these benefits, you should contact EDD.

PENSION OR RETIREMENT PAY

Your Unemployment Insurance Benefits may be affected if you are receiving a pension, retirement pay, annuity or other similar payment based on your previous work. Your right to benefits will be determined by EDD when your claim is filed.

CHILD SUPPORT OBLIGATIONS

Your Unemployment Insurance Benefits may be affected if you are required to pay child support payments to a court, District Attorney's office or other child support enforcement agency. Your entitlement to benefits will be determined after your claim is filed.

EXTENDED BENEFITS

Extended benefits only become available when the insured unemployment rate equals or exceeds a certain percentage established by State and/or federal law. When the insured unemployment rate falls below that established percentage, payment of extended benefits must be terminated.

To be eligible for extended benefits you must have received all the benefits payable on your last regular claim and the benefit year must not have ended on that claim before the beginning of an extended benefit period. In addition, you must meet a special earnings test based on the weekly benefit amount of your regular claim. You cannot establish an extended benefit claim if you can file another valid claim under any state or federal law.

TAXATION OF BENEFITS

The Federal Tax Reform Act of 1986 provides for federal taxation of all unemployment insurance benefits received after December 31, 1986. You may request that federal income taxes be withheld from your UI benefit check. You will be given the option on each claim form. Your choice remains in effect only until you send in your next claim form. The option is strictly voluntary; you are not required to have taxes withheld from your benefits. The EDD will provide an annual statement, DE 1099, to each individual that shows total benefits paid and total federal taxes withheld during the year. Individuals who may owe income tax must pay any amounts due upon filing their tax returns. If you have any questions regarding your tax liability, contact the Internal Revenue Service.

Special Assistance Programs

Special assistance programs available to some workers are:

- **California Training Benefits** — Commonly referred to as CTB. This program allows eligible UI recipients to retrain for new occupations while receiving their benefits. Individuals approved for CTB training do not have to: look for work; be available for work or accept suitable work.

You may select a training program on your own, if approved by EDD, or attend Workforce Investment Act (WIA) or Employment Training Panel (ETP) funded training and continue to receive weekly UI benefits. If you apply for training or inquiry about training no later than the 16th week of your UI benefit payments, you may qualify for a training extension (TE) claim.

- **Workforce Investment Act (WIA) Programs:** If you are out of work and need job training, or if you need to brush up on existing skills, WIA programs may be able to help you. California's WIA services are provided through the One-Stop Centers, under the policy guidance of the Local Workforce Investment Boards (LWIBs).

WIA offers education and job skills training programs for economically disadvantaged youth and adults. Special training and skills upgrade programs are available for workers who are out of work because of plant closures or work force reductions, and summer programs for youth to help them stay in school.

- **Employment Training Panel (ETP):** If you are claiming UI Benefits, or have exhausted such benefits and are unemployed, or you are likely to lose your job because your employer plans to reduce operations, you may be eligible for ETP approved training.

To find out more about training available in your local area, as well as the name and address of the One-Stop Center nearest you, contact EDD. The telephone numbers are located on page 1 of this handbook.

- **Disaster Unemployment Assistance** — These benefits are available to individuals whose work or self-employment is interrupted by a disaster. Claims may be filed following an EDD announcement that Disaster Benefits are available.

- **Trade Readjustment Allowances** — Claims for these benefits may be filed by workers whose employer has been certified by the United States Secretary of Labor as unemployed due to an increase of imports. Benefits may include additional weekly benefits and/or payments for costs of training, job search, and relocation. (These benefits are federally funded.)
- **Work Sharing Benefits** — You may be eligible for Work Sharing benefits if your employer has a Work Sharing plan that has been approved by EDD. To participate in Work Sharing your employer must reduce your weekly hours and wages by a minimum of 10%. You receive the percentage of your weekly benefit amount proportionate to the hour and wage reductions.
- **Railroad Unemployment Benefits** — Railroad workers may claim benefits under the Railroad Retirement Act. Go to the nearest office of any railroad, regardless of which one employed you, and ask for the Unemployment Claims Agent.

Disability Insurance

WHAT IS DISABILITY INSURANCE?

Disability Insurance (DI) is payable when you cannot do your regular or customary work because of sickness or injury not caused by your job or when you are entitled to Workers' Compensation at a rate less than your daily benefit amount for Disability Insurance. You cannot be paid Unemployment Insurance and DI benefits for the same period.

The first seven days of your claim is a waiting period for which no benefits are payable. Benefits begin with the eighth day of disability.

In addition, two limited benefit programs under DI are available. Benefits may be paid, based on medical certification by the referring physician, for a limited period to a resident in a state-approved Alcoholic Recovery Home or Drug-Free Residential Facility.

ARE YOU COVERED BY DISABILITY INSURANCE?

Most workers covered by California Unemployment Insurance are also covered by Disability Insurance. The program is financed entirely by covered workers through a payroll tax withheld from their earnings. The contribution is based on a percentage of a worker's earnings. The contribution level may vary from year to year depending on the balance in the Disability Insurance Fund. Specific information about the contribution rate is available from any EDD office.

Employees of local public entities (except workers in district hospitals) are not covered by Disability Insurance unless the employer elects such coverage. Self-employed individuals may elect to be covered by Disability Insurance. Employees of the State or of State-funded institutions of higher education are not covered by regular Disability Insurance.

HOW DO YOU FILE A DI CLAIM?

- Obtain a claim form from any public EDD office. You may call the DI toll free number and request a form be mailed to you. Your medical provider, hospital, or employer may have a claim form, or you may obtain a form through EDD's Internet Web site at www.edd.ca.gov.
- The *Claim for State Disability Insurance (SDI) Benefits* provides you with instructions for completing the claim form. It is very important to include your social security number and sign and date the claim form. Please print your information clearly and review it for completeness and accuracy. If you need help in completing the form, call the DI toll free number for assistance.
- Give the claim form to your medical provider to complete the "Doctor's Certificate."
- Mail your claim form within 49 days from the first day you become disabled. If you submit your claim later than 49 days, you may lose benefits for the number of days that the claim is late unless you can establish "good cause" for late filing. To establish good cause, attach a detailed explanation to your claim form telling DI why it is late.

HAVE YOU HAD EXCESS DISABILITY INSURANCE WITHHELD?

If you worked for more than one employer and earned more than \$46,327 in any of the last three years, or will earn more than \$56,916 in 2003, you may be eligible for a refund or credit of excess payroll deductions. For information about claiming a refund or credit, please review the Instruction Booklet for the State of California, Personal Income Tax Return, Form 540.

IF YOU NEED MORE INFORMATION

Visit the EDD Internet Web site at www.edd.ca.gov. For the DI pages, select "Disability Insurance." Or you may call one of the following numbers.

EDD Disability Insurance Toll Free Numbers:

English 1-800-480-3287

Spanish 1-866-658-8846

TTY (Non voice) 1-800-563-2441



Gray Davis
Governor
STATE OF CALIFORNIA

Stephen J. Smith
Secretary
LABOR AND WORKFORCE DEVELOPMENT AGENCY

Michael S. Bernick
Director
EMPLOYMENT DEVELOPMENT DEPARTMENT



The California State Employment Development Department (EDD) is a recipient of federal and state funds, is an equal opportunity employer/program, and is in compliance with Section 504 of the Rehabilitation Act and the Americans with Disabilities Act (ADA).

Special requests for alternate formats need to be made by calling EDD. The number is listed inside the front cover of this pamphlet.